

Information to identify the case:

Debtor 1 Sean A. Trehear
First Name Middle Name Last Name

Debtor 2 Annette M. Trehear
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-21512-JAD**

Social Security number or ITIN **xxx-xx-9001**

EIN **-----**

Social Security number or ITIN **xxx-xx-4887**

EIN **-----**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sean A. Trehear

Annette M. Trehear

11/30/21

By the court:

Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sean A. Trehear
Annette M. Trehear
Debtors

Case No. 17-21512-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Nov 30, 2021

User: dkam
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Sean A. Trehear, Annette M. Trehear, 610 Virginia Avenue, Baden, PA 15005-1439
14402278	+ Baden Borough Water & Sewage, 149 State Street, Baden, PA 15005-1999
14655120	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14411140	+ Beaver Valley Foot Clinic, P.O. Box 309, Rochester, PA 15074-0309
14402280	+ Berkheimer, P.O. Box 25130, Lehigh Valley, PA 18002-5130
14632251	+ Berkheimer Assoc-Agt Ambridge ASD - Baden Borough, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072-9652
14402282	+ Boscovs/Capital One, P.O. Box 17642, Baltimore, MD 21297-1642
14411144	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, P.O. Box 742537, Cincinnati, OH 45274
14402287	+ Erie Insurance, c/o Dunn Agency, 619 Merchant Street, Ambridge, PA 15003-2466
14402289	Heritage Valley, PO Box 382094, Pittsburgh, PA 15251-8094
14402288	+ Heritage Valley, 245 Main Street, Scranton, PA 18519-1641
14411151	+ Heritage Valley Sewickley, P.O. Box 382085, Pittsburgh, PA 15251-8085
14402290	+ Heritage Valley/CP Medical LLC, PO Box 3269, Sherman, TX 75091-3269
14402294	+ North Star Anesthesia of PA, PO Box 370130, Denver, CO 80237-0130
14402296	+ Progressive, PO Box 31260, Tampa, FL 33631-3260
14402297	++ SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 address filed with court:, Sprint, P.O. Box 6419, Carol Stream, IL 60197

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 01 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2021 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 01 2021 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2021 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: JPMORGANCHASE	Dec 01 2021 04:38:00	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
14411137	+ EDI: CAPIO.COM	Dec 01 2021 04:38:00	Asset Care, 2222 Texoma Pkwy, Suite 180, Sherman, TX 75090-2484
14402286	Email/Text: kburkley@bernsteinlaw.com	Nov 30 2021 23:38:00	Duquesne Light, Po Box 1930, Pittsburgh, PA

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14402279	+ EDI: BANKAMER.COM	15230	
		Dec 01 2021 04:38:00	Bank of America, P. O. Box 1597, Norfolk, VA 23501-1597
14402281	+ EDI: CAPITALONE.COM	Dec 01 2021 04:38:00	Best Buy/Capital One, PO Box 5253, Carol Stream, IL 60197-5253
14675572	+ EDI: RECOVERYCORP.COM	Dec 01 2021 04:38:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14660124	EDI: BL-BECKET.COM	Dec 01 2021 04:38:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14402284	+ EDI: COMCASTCBLCENT	Dec 01 2021 04:38:00	Comcast, PO Box 3002, Southeastern, PA 19398-3002
14402285	EDI: DISCOVER.COM	Dec 01 2021 04:38:00	Discover, PO Box 15251, Wilmington, DE 19886-5251
14407305	EDI: DISCOVER.COM	Dec 01 2021 04:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14678759	EDI: JPMORGANCHASE	Dec 01 2021 04:38:00	Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14402291	EDI: JPMORGANCHASE	Dec 01 2021 04:38:00	JPMorgan Chase, PO Box 78420, Phoenix, AZ 85062
14402292	+ Email/Text: PBNCNotifications@perituservices.com	Nov 30 2021 23:38:00	Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983
14402293	+ EDI: RMSC.COM	Dec 01 2021 04:38:00	Lowes/SYNCB, pO Box 965005, Orlando, FL 32896-5005
14966686	+ EDI: AISMIDFIRST	Dec 01 2021 04:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14411156	+ Email/Text: Eden@NewAllianceFCU.com	Nov 30 2021 23:38:00	New Alliance FCU, 835 Merchant Street, Ambridge, PA 15003-2398
14668989	EDI: PRA.COM	Dec 01 2021 04:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14402919	+ EDI: RECOVERYCORP.COM	Dec 01 2021 04:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14402295	+ EDI: RMSC.COM	Dec 01 2021 04:38:00	Paypal/GEMB, P.O. Box 960080, Orlando, FL 32896-0080

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Midfirst Mortgage
cr	*+	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14411147	*P++	BERNSTEIN LAW FIRM, 707 GRANT ST, STE 2200 GULF TOWER, PITTSBURGH PA 15219-1900, address filed with court:, Duquesne Light, Po Box 1930, Pittsburgh, PA 15230
14411138	*+	Baden Borough Water & Sewage, 149 State Street, Baden, PA 15005-1999
14411139	*+	Bank of America, P. O. Box 1597, Norfolk, VA 23501-1597
14411141	*+	Berkheimer, P.O. Box 25130, Lehigh Valley, PA 18002-5130
14411142	*+	Best Buy/Capital One, PO Box 5253, Carol Stream, IL 60197-5253
14411143	*+	Boscovs/Capital One, P.O. Box 17642, Baltimore, MD 21297-1642
14402283	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157,

District/off: 0315-2

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14411145	*+	address filed with court:, Columbia Gas of PA, PO Box 117, Columbus, OH 43216
14411146	*P++	Comcast, PO Box 3002, Southeastern, PA 19398-3002
		DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 15251, Wilmington, DE 19886-5251
14411148	*+	Erie Insurance, c/o Dunn Agency, 619 Merchant Street, Ambridge, PA 15003-2466
14411149	*+	Heritage Valley, 245 Main Street, Scranton, PA 18519-1641
14411150	*	Heritage Valley, PO Box 382094, Pittsburgh, PA 15251-8094
14411152	*+	Heritage Valley/CP Medical LLC, PO Box 3269, Sherman, TX 75091-3269
14411153	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMorgan Chase, PO Box 78420, Phoenix, AZ 85062
14411154	*+	Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983
14411155	*+	Lowes/SYNCB, pO Box 965005, Orlando, FL 32896-5005
14411157	*+	North Star Anesthesia of PA, PO Box 370130, Denver, CO 80237-0130
14411158	*+	Paypal/GEMB, P.O. Box 960080, Orlando, FL 32896-0080
14411159	*+	Progressive, PO Box 31260, Tampa, FL 33631-3260
14411160	*P++	SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901, address filed with court:, Sprint, P.O. Box 6419, Carol Stream, IL 60197

TOTAL: 2 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2021 at the address(es) listed below:

Name	Email Address
Kevin Scott Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, logsecf@logs.com
Lauren M. Lamb	on behalf of Debtor Sean A. Trehar julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Annette M. Trehar julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Midfirst Mortgage mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company paschcroft@bersteinlaw.com ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com

TOTAL: 7